

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Sering Tralaya Whitehead  
 Debtor

Case No. 19-14833-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db  
 14366647 +Sering Tralaya Whitehead, 513 W Abbottsford Avenue, Philadelphia, PA 19144-4861  
 14366649 +Aurora Financial Gr In, 900 N Route 73, Marlton, NJ 08053-1230  
 14366652 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 14366652 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
 Mason, OH 45040-8999  
 14366654 +Jonathan P. Cawley, Esquire, 3220 Tillman Drive, Siute 215, Bensalem, PA 19020-2050  
 14366655 +KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 14366656 +Loan Care Servicing, Attn: Consumer Solutions Dept, Po Box 8068,  
 Virginia Beach, VA 23450-8068  
 14376067 Loancare, LLC, C/O Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400,  
 One Penn Center Plaza, Philadelphia, PA 19103  
 14366657 +Midfirst Bank, 999 NW Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051  
 14366658 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648,  
 Oklahoma City, OK 73126-0648  
 14366659 +PNC bank, Attn: Bankruptcy, 2730 Liberty Ave, Pittsburgh, PA 15222-4747  
 14366660 +Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street,  
 Philadelphia, PA 19107-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: megan.harper@phila.gov Nov 16 2019 04:05:51 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 16 2019 04:04:48  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 16 2019 04:05:31 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14366646 +EDI: AMEREXPR.COM Nov 16 2019 08:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 14366648 +EDI: BANKAMER.COM Nov 16 2019 08:43:00 Bank Of America, Attn: Bankruptcy, Po Box 982238,  
 El Paso, TX 79998  
 14366650 +EDI: CHASE.COM Nov 16 2019 08:43:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 14366651 +EDI: CITICORP.COM Nov 16 2019 08:43:00 Citibank, Attn: Recovery/Centralized Bankruptcy,  
 Po Box 790034, St Louis, MO 63179-0034  
 14366653 +E-mail/Text: bankruptcynotices@fifsg.com Nov 16 2019 04:04:23  
 First Investors Financial Services, Attn: Bankruptcy,  
 380 Interstate North Parkway, Suite 300, Atlanta, GA 30339-2222  
 14366979 +EDI: RMSC.COM Nov 16 2019 08:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2019 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
 MICHELE PEREZ CAPILATO on behalf of Debtor Sering Tralaya Whitehead perezcapilatolaw@yahoo.com,  
 michelecapilatolaw@gmail.com/capilatomr81063@notify.bestcase.com/capilatolaw.assistant@gmail.com  
 REBECCA ANN SOLARZ on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com  
 THOMAS YOUNG.HAE SONG on behalf of Creditor Loancare, LLC paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Sering Tralaya Whitehead**

Social Security number or ITIN **xxx-xx-2234**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-14833-jkf**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sering Tralaya Whitehead  
aka Sering T Way

11/14/19

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**